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FAX COVER SHEET

To	COMPANY	PHONE	Fax
Ms. Sonja Williams	USPTO	(703)305-2272	(703)308-3691

FROM:	Matthew K. Blackburn	DATE:	March 2, 2005
IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:		CLIENT/MATTER:	3655-4000
CONFIRM:		PAGES (INCLUDING COVER):	13

COMMENTS:**URGENT**

RE: U.S. Patent Appl. Ser. No. 09/259,770
~~09/295,668~~

As you requested, attached is a revised version of Applicants' 11/22/04 Amendment (Claim Amendments Section only) which uses only the USPTO specified claim identifiers.

Please call me if I can be of any further assistance.

THE DOCUMENT(S) ACCOMPANYING THIS FACSIMILE TRANSMISSION CONTAINS INFORMATION FROM THE LAW FIRM OF MORGAN & FINNEGAN, L.L.P. WHICH IS CONFIDENTIAL AND/OR LEGALLY PRIVILEGED. THE INFORMATION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ON THIS TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FAXED INFORMATION IS STRICTLY PROHIBITED, AND THE DOCUMENT(S) SHOULD BE RETURNED TO THIS FIRM IMMEDIATELY. IF YOU HAVE RECEIVED THIS FACSIMILE IN ERROR, PLEASE NOTIFY US BY TELEPHONE IMMEDIATELY SO THAT WE CAN ARRANGE FOR THE RETURN OF THE ORIGINAL DOCUMENTS AT NO COST TO YOU.

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FROM:	Matthew K. Blackburn	DATE:	March 2, 2005
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COMMENTS:**URGENT**

RE: U.S. Patent Appl. Ser. No. 09/295,770

As you requested, attached is a signature page and a certificate of facsimile transmittal. Please call me if I can be of any further assistance.

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PATENTDocket No. 3635-4000**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 09/259,770 Confirmation : 5669
Applicant(s) : Stephen J. Hodgdon
Filed : March 1, 1999
Title : THE SELIGMAN HARVESTER RISK MANAGEMENT SYSTEM FOR
ACHIEVING A RECOMMENDED ASSET ALLOCATION AND
WITHDRAWAL STRATEGY
Art Unit : 3624
Examiner : Jagdish PATEL
Docket No. : 3635-4000
Customer No. : 27123

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF FACSIMILE TRANSMISSION

Sir:

I hereby certify that the attached Amendment under 37 C.F.R. 1.111 is being
transmitted on the date shown below to the USPTO (Ms. Sonja Williams) at the following
facsimile number: (703)308-3691.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: March 2, 2005By: 

Matthew K. Blackburn
Registration No. 47,428

Correspondence Address:

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